

May 5, 2026

BSE Limited

Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001.

BSE Scrip Code: 524000

National Stock Exchange of India Limited

The Listing Department,
Exchange Plaza,
Bandra- Kurla Complex, Bandra (East),
Mumbai - 400 051.

NSE Symbol: POONAWALLA

Dear Sir / Madam,

Subject: Press Release - Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 30 and other applicable provisions of the SEBI Listing Regulations, please find enclosed press release on the Audited Financial Results and Performance of the Company for the quarter and year ended March 31, 2026.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,

For Poonawalla Fincorp Limited

Shabnum Zaman
Company Secretary
ACS-13918

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

Corporate Office: Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 **T:** +91 22 47733220

Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036 **T:** +91 20 67808090

E: secretarial@poonawallafincorp.com | **W:** www.poonawallafincorp.com

PRESS RELEASE

AUM stood at ₹60,348 crore PAT growth of 69.6% QoQ to ₹255 crore

Mumbai, May 05, 2026: The Board of Directors of Poonawalla Fincorp Limited, a non-deposit taking systemically important NBFC, focusing on consumer and MSME finance, today announced its audited financial results for the quarter and year ending March 31, 2026.

Poonawalla Fincorp reported AUM of ₹60,348 crore. NII grew by 78.5% YoY to ₹1,276 crore during the quarter.

Financial highlights for the quarter ended March 31, 2026:

- **Assets Under Management (AUM)** stood at **₹60,348 crore**
- **Secured to Unsecured on-book mix** at **54:46**
- **Net Interest Income** (inc. fees and other income) at **₹1,276 Crore, up 78.5% YoY**
- **Net Interest Margin (NIM)** (inc. fees and other income) at **9.05% in Q4FY26** vs 8.62% in Q3FY26, improved 43 bps QoQ
- **PPoP of ₹695 crore, up 108.7% YoY** in the quarter ended March 31, 2026
- **PAT of ₹255 crore in Q4FY26** vs ₹150 Crore in Q3FY26
- **Stable asset quality: GNPA** stood at **1.44% in Q4FY26** vs 1.51% in Q3FY26
- **NNPA** stood at **0.74% in Q4FY26** vs 0.80% in Q3FY26
- **Credit cost** as a percentage to average AUM is at **2.51% in Q4FY26** vs 2.62% in Q3FY26
- **Stage 1 Assets** stood at **97.5% of on-book assets in Q4FY26** vs 97.4% in Q3FY26
- **Capital Adequacy Ratio** at **16.83%** (Tier-1 at 15.90%) as on March 31, 2026, well above the regulatory requirement of 15%. Following the successful **₹2,500 Cr capital raise through QIP, simulated Capital adequacy ratio is 20.74% basis March 2026 balance sheet**, providing enough headroom for growth
- **Liquidity** buffer stood at **₹7,590 crore** as of March 31, 2026
- **Cost of Borrowing** at **7.63%** for this quarter, **2 bps lower** than Q3FY26
- **19 new AI projects** have been added this quarter, bringing the **total to 76 cutting-edge AI projects**, of which 42 projects have been successfully implemented

Commenting on the results, **Mr. Arvind Kapil, Managing Director and CEO, Poonawalla Fincorp**, said,

“We have reached a pivotal inflection point in our growth trajectory. By simultaneously expanding our yields and optimizing our operating architecture, we are seeing a powerful expansion in incremental NIMs. With credit costs trending lower and Opex-to-AUM decoupling, the business is now primed for high-quality, sustained profitability. Even as this operating leverage kicks in, we

remain committed to strategic investments this fiscal year, ensuring our current momentum translates into a long-term, healthy, and durable earnings model.”

About Poonawalla Fincorp Limited

Poonawalla Fincorp Limited (“the Company”) is a Cyrus Poonawalla group promoted non-deposit taking systemically important non-banking finance company (ND-SI-NBFC), registered with the Reserve Bank of India (RBI). The Company started operations nearly three decades back and is listed on the BSE Limited (BSE) and the National Stock Exchange of India Limited (NSE).

The Company has AUM of ₹60,348 crore as on March 31, 2026, and employs 5,860 people as of March 31, 2026. The company’s financial services offerings include Loan Against Property, Gold Loans, Prime Personal Loans, Education Loans, Consumer Durable Loans, Business Loans, Instant Consumer Loans, Commercial Vehicle Loans, Mid-Market, Supply Chain Finance & NBFC Loans, Pre-Owned Car Finance, Loans for Professionals, Machinery Loans and Shopkeeper Loans.

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| For more information, please log on to: www.poonawallafincorp.com |
| For media queries contact: corporatecommunications@poonawallafincorp.com |